

United States Bankruptcy Court  
Western District of Washington

In re:  
Nicholas Clifton Barnard  
Debtor(s)

Case No. 20-11870-TWD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2  
Date Rcvd: Oct 07, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:**

Recip ID	Recipient Name and Address
db	+ Nicholas Clifton Barnard, 6806 Oswego PL NE, #101, Seattle, WA 98115-6400
cr	+ Santander Consumer USA Inc., c/o McCarthy & Holthus, LLP, 108 1st Avenue South, Ste. 300, Seattle, WA 98104-2104
956858453	+ 1&1 Internet Inc., 701 Lee Rd. Suite 300, Chesterbrook, PA 19087-5612
956858454	+ AAC/FSC Clocktower Investors, 13725 32nd Ave. NE, Seattle, WA 98125-3690
956858459	+ AT&T, PO Box 5074, Carol Stream, IL 60197-5074
956858457	+ Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
956858460	+ Benjamin Schwartz, 210B 26th Ave. E, Seattle, WA 98112-5411
956858462	+ Boeing Employees C U, P O Box 97050-Dir Of Ln, Seattle, WA 98124
956858464	+ Cap One Na, 1 S Orange St, Wilmington, DE 19801-5006
956858469	+ Code Fellows, LLC, 2901 3rd Ave., Ste. 300, Seattle, WA 98121-1042
956858476	+ First Internet Bank Of, 11201 USA Pkwy, Fishers IN 46037-9202
956858480	+ Kay Hessemer, 1302 N 152nd St #14, Shoreline, WA 98133-6248
956858481	+ Key Bank N.A., PO box 94968, Cleveland, OH 44101-4968
956858483	+ Lab. Co. of America Holdings, PO Box 2240, Burlington, NC 27216-2240
956858485	+ Mark T. Case, PO Box 30131, Spokane, WA 99223-3002
956858486	+ Michele Eckman, 8628 SW 108 PL RD, Ocala, FL 34481-5383
956858487	+ Mobiloans, LLC, PO Box 1409, Marksville, LA 71351-1409
956858488	+ Pacific Medical Centers, PO Box 24386, Seattle, WA 98124-0386
956858492	+ Randi Dolan, 3112 Celt Aly, Nolensville, TN 37135-1215
956858493	+ Red Rock Tribal Lending, dba CastlePayday.com, PO Box 704, Watersmeet, MI 49969-0704
956858495	+ Swedish Medical Center, Mailstop: 37268915, P.O. Box 660354, Dallas, TX 75266-0354
956858496	+ Swedish Medical Group, PO Box 84026, Seattle, WA 98124-8426
956858504	+ US Dept. of Ed/glslsi, P.O. Box 7860, Madison, WI 53707-7860
956858503	+ US Dept. of Ed/glslsi, P.O. Box 5609, Greenville, TX 75403-5609

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRGBROWN.COM	Oct 08 2020 03:43:00	Ronald G. Brown, 999 3rd Ave Ste 2525, Seattle, WA 98104-4032
smg	EDI: WADEPREV.COM	Oct 08 2020 03:43:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr	+ Email/Text: bknotice@mccarthyholthus.com	Oct 08 2020 00:13:00	Santander Consumer USA Inc., c/o McCarthy & Holthus, LLP, 108 1st Avenue South, Ste. 300, Seattle, WA 98104-2104
956858458	+ EDI: CINGMIDLAND.COM	Oct 08 2020 03:43:00	AT&T, PO Box 30459, Los Angeles, CA 90030-0459
956889524	EDI: BECKLEE.COM	Oct 08 2020 03:43:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
956858456	+ EDI: AMEREXPR.COM	Oct 08 2020 03:43:00	Amex, Po Box 297871, Fort Lauderdale, FL

			33329-7871
956858461	EDI: BANKAMER.COM	Oct 08 2020 03:43:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
956858463	+ Email/Text: ecf@becu.org	Oct 08 2020 00:14:00	Boeing Employees C U, Po Box 97050, Seattle, WA 98124-9750
956858465	EDI: CAPITALONE.COM	Oct 08 2020 03:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
956858466	Email/Text: bankruptcy@cashcentral.com	Oct 08 2020 00:14:00	Cash Central of WA, LLC, 84 E 2400 N, North Logan, UT 84341-2902
956858468	+ EDI: CITICORP.COM	Oct 08 2020 03:43:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
956858470	+ EDI: CRFRSTNA.COM	Oct 08 2020 03:43:00	Credit First N.A., PO Box 81344, Cleveland, OH 44188-0001
956858471	+ Email/Text: kthompson@crowndasset.com	Oct 08 2020 00:14:00	Crown Asset Mgt, LLC, 3100 Breckinridge Blvd., Ste 725, Duluth, GA 30096-7605
956882007	EDI: Q3G.COM	Oct 08 2020 03:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
956858472	+ EDI: DISCOVER.COM	Oct 08 2020 03:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
956858473	+ EDI: WADEPESD.COM	Oct 08 2020 03:43:00	Employment Security Department, P.O. Box 9046, Olympia, WA 98507-9046
956858474	+ Email/Text: l.clauson@everprof.com	Oct 08 2020 00:14:00	Evergreen Prof. Recovery, 12100 NE 195th St., Ste. 125, Bothell, WA 98011-5777
956858475	+ Email/Text: l.clauson@everprof.com	Oct 08 2020 00:14:00	Evergreen Professional Recover, 12100 NE 195th St Ste 125, Bothell WA 98011-5777
956858477	+ Email/Text: BK@lendup.com	Oct 08 2020 00:14:00	Flurish Inc. dba LendUp, 237 Kearny St. #372, San Francisco, CA 94108-4502
956858479	+ EDI: IRS.COM	Oct 08 2020 03:43:00	Internal Revenue Service, Centralised Insolvency Op., PO Box 7346, Philadelphia, PA 19101-7346
956858467	EDI: JPMORGANCHASE	Oct 08 2020 03:43:00	Chase Card, Po Box 15298, Wilmington, DE 19850
956858482	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 08 2020 00:13:00	Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
956858484	+ Email/Text: mpcbankruptcy@marathonpetroleum.com	Oct 08 2020 00:14:00	Marathon Petroleum Co, 539 S Main St, Findlay, OH 45840-3229
956858491	EDI: PRA.COM	Oct 08 2020 03:43:00	Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541
956858489	+ Email/Text: bankruptcypgl@plaingreenloans.com	Oct 08 2020 00:14:00	Plain Green, 93 Mack Road Suite Po Box 270, Box Elder, MT 59521-0270
956858490	+ Email/Text: bankruptcypgl@plaingreenloans.com	Oct 08 2020 00:14:00	Plain Green, LLC, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
956880040	EDI: Q3G.COM	Oct 08 2020 03:43:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
956858494	EDI: DRIV.COM	Oct 08 2020 03:43:00	Santander Consumer USA, Attn.: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
956858497	+ EDI: RMSC.COM	Oct 08 2020 03:43:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
956858498	+ EDI: RMSC.COM	Oct 08 2020 03:43:00	Synchrony Bank, PO Box 5138, Timonium, MD 21094-5138
956858499	+ EDI: WTRRN BANK.COM	Oct 08 2020 03:43:00	Target Nb, Po Box 673, Minneapolis, MN

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956858500	+ EDI: WTRRN BANK.COM	55440-0673
		Oct 08 2020 03:43:00 Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
956858501	EDI: USBANKARS.COM	
		Oct 08 2020 03:43:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125
956858502	EDI: USBANKARS.COM	
		Oct 08 2020 03:43:00 Us Bank, Cb Disputes Po Box 108, Saint Louis, MO 63166

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
956889525	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
956858478	*+	Internal Revenue Service, Field Insolvency Unit, 915 Second Ave M/S W244, Seattle, WA 98174-1030
956858455	##+	American Credit Resolution, 270 Carpenter Dr Ste 575, Atlanta, GA 30328-4973

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
James K Miersma	on behalf of Creditor Santander Consumer USA Inc. bknotice@mccarthyholthus.com
Michelle Carmody Kaplan	on behalf of Debtor Nicholas Clifton Barnard michelle@kaplanlawpllc.com jbolen@kaplanlawpllc.com
Ronald G. Brown	rgblaw@nwlink.com rgbrown@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1                    Nicholas Clifton Barnard  
                                 First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)      First Name    Middle Name    Last Name  
United States Bankruptcy Court    Western District of Washington  
Case number:    **20-11870-TWD**

Social Security number or ITIN    xxx-xx-6568  
EIN    --\_-----  
Social Security number or ITIN    -----  
EIN    --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Clifton Barnard

10/7/20

**By the court:** Timothy W. Dore  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**